

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
NORTHERN DIVISION**

**CONSUMER FINANCIAL PROTECTION BUREAU** **PLAINTIFF**

**VS.** **CIVIL ACTION NO. 3:16-cv-00356-WHB-JCG**

**ALL AMERICAN CHECK CASHING, INC.;**  
**MID-STATE FINANCE, INC.; and**  
**MICHAEL E. GRAY, individually** **DEFENDANTS**

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**DECLARATION OF MICK MULVANEY, THE ACTING DIRECTOR OF  
PLAINTIFF CONSUMER FINANCIAL PROTECTION BUREAU,  
REGARDING RATIFICATION**

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I, Mick Mulvaney, declare as follows, pursuant to 28 U.S.C. § 1746:

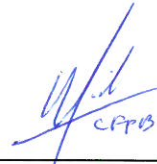
1) On November 24, 2017, upon the resignation of the Consumer Financial Protection Bureau's (Bureau) former Director, Richard Cordray, President Trump, acting pursuant to the Federal Vacancies Reform Act, 5 U.S.C. §§ 3345-3349d, designated me the Bureau's Acting Director.

2) In my capacity as the Bureau's Acting Director, I have reviewed the Bureau's decision to file a lawsuit against All American Check Cashing, Inc., Mid-State Finance, Inc., and Michael E. Gray. The Bureau's decision to initiate this case was originally authorized by former Director Cordray on November 3, 2015.

3) After having been briefed by the Bureau's Office of Enforcement regarding this case, I ratified the Bureau's decision to file a lawsuit against All American Check Cashing, Inc., Mid-State Finance, Inc., and Michael E. Gray.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on February 5, 2018.



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**MICK MULVANEY**  
Acting Director  
Consumer Financial Protection Bureau

**CERTIFICATE OF SERVICE**

I hereby certify that on February 5, 2018, I electronically filed the foregoing with the Clerk of the Court using the ECF system, which sent notification of such filing to all counsel of record.

s/Emily Mintz  
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